United States Bankruptcy Court Southern District of Mississippi

In re: Case No. 25-50573-KMS

Diane Delores Ford Chapter 7

Debtor

# CERTIFICATE OF NOTICE

District/off: 0538-6 User: mssbad Page 1 of 2
Date Rcvd: Apr 21, 2025 Form ID: 309A Total Noticed: 11

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2025:

Recipi ID Recipient Name and Address

db Diane Delores Ford, 21947 Woodside Dr., Saucier, MS 39574-6051
5500522 + MS Homecare of Wiggins, 936 Hall St Ste F, Wiggins, MS 39577-2112
5500521 + Mardi Gras Medical Cen, 3655 NW 87th Ave, Miami, FL 33178-2418

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID aty | Notice Type: Email Address Email/Text: trollins@therollinsfirm.com | Date/Time            | Recipient Name and Address   |
|--------------|--|----------------------|--|
|              |  | Apr 21 2025 19:31:00 | Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236                         |
| tr -         | + EDI: BGASANFORD  | Apr 21 2025 23:33:00 | George Adam Sanford, McRaney Sanford<br>Killebrew, PLLC, 1 Stonegate Drive, Ste B,<br>Brandon, MS 39042-2622 |
| ust -        | + Email/Text: ustpregion05.ja.ecf@usdoj.gov                        | Apr 21 2025 19:32:00 | United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022                            |
| 5500519 -    | + EDI: TSYS2   | Apr 21 2025 23:33:00 | Barclays Bank Delaware, Attn: Bankruptcy, Po<br>Box 8801, Wilmington, DE 19899-8801                          |
| 5500520      | + EDI: CAPITALONE.COM  | Apr 21 2025 23:33:00 | Capital One, Attn: Bankruptcy, Po Box 30285,<br>Salt Lake City, UT 84130-0285                                |
| 5500523      | ^ MEBN   | Apr 21 2025 19:27:51 | Northstar Location Ser, Attn: Financial Servic,<br>4285 Genesee St, Buffalo, NY 14225-1943                   |
| 5500524      | + EDI: SYNC  | Apr 21 2025 23:33:00 | Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060                                      |
| 5500525      | + EDI: USBANKARS.COM   | Apr 21 2025 23:33:00 | Us Bk Cacs, Attn: Bankruptcy, Po Box 5229,<br>Cincinnati, OH 45201-5229                                      |

TOTAL: 8

# BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

# **NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

## 25-50573-KMS Dkt 9 Filed 04/23/25 Entered 04/23/25 23:29:56 Page 2 of 4

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Date Rcvd: Apr 21, 2025 Form ID: 309A Total Noticed: 11

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 23, 2025 Signature: /s/Gustava Winters

# Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline United States Bankruptcy Court Southern District of Mississippi

| Information to identify the case:   |                                  |  |  |  |
|---|----------------------------------|--|--|--|
| Debtor 1  | Diane Delores Ford               | Social Security number or ITIN xxx-xx-8491 |  |  |
| Debtor 2<br>(Spouse, if filing)   | First Name Middle Name Last Name | EIN Social Security number or ITIN         |  |  |
|   | First Name Middle Name Last Name | EIN  |  |  |
| United States Bankruptcy Court for the Southern District of Mississippi Case number: 25–50573–KMS |                                  | Date case filed for chapter 7 4/21/25      |  |  |

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.uscourts.goy">www.pacer.uscourts.goy</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit <a href="https://www.mssb.uscourts.gov">www.mssb.uscourts.gov</a>.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

|    |  | About Debtor 1:   | About Debtor 2:   |
|----|--|---|---|
| 1. | Debtor's full name                           | Diane Delores Ford  |   |
| 2. | All other names used in the last 8 years     | aka Diane D Ford  |   |
| 3. | Address                                      | 21947 Woodside Dr.<br>Saucier, MS 39574–6051  |   |
| 4. | <b>Debtor's attorney</b><br>Name and address | Thomas Carl Rollins Jr<br>The Rollins Law Firm, PLLC<br>PO BOX 13767<br>Jackson, MS 39236               | Contact phone 601–500–5533<br>Email trollins@therollinsfirm.com |
| 5. | Bankruptcy trustee<br>Name and address       | George Adam Sanford<br>McRaney Sanford Killebrew, PLLC<br>1 Stonegate Drive, Ste B<br>Brandon, MS 39042 | Contact phone 601–924–5961<br>Email trustee@mcraneymcraney.com  |

For more information, see page 2 >

#### Debtor Diane Delores Ford

#### Case number 25-50573-KMS

#### 6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.uscourts.gov.

Dan M. Russell, Jr. U.S. Courthouse 2012 15th Street, Suite 244 Gulfport, MS 39501 Office Hours: Monday – Friday 8:00 AM – 5:00 PM

Contact phone 228-563-1790

Date: 4/21/25

#### 7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

#### June 11, 2025 at 09:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Trustee: George Adam Sanford Zoom video meeting. Go to zoom.us/join, enter Meeting ID 829 229 1125 and Passcode 2893021594, OR call 228-292-1399.

For additional meeting information go to www.justice.gov/ust/moc

Filing deadline: 8/11/25

#### 8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

The presumption of abuse does not arise.

#### 9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

#### File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

#### You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

#### You must file a motion:

 if you assert that the discharge should be denied under § 727(a)(8) or (9).

### Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

## 10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

#### 11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

## 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://www.pacer.uscourts.gov">www.pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.